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The Economic Effect of Military Mobilization on the Families of Enlisted Personnel

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THE ECONOMIC EFFECT OF MILITARY MOBILIZATION
ON THE FAMILIES OF ENLISTED PERSONNEL

by

Geraldyn Wynona Kelley

A Thesis Submitted to the Faculty of the School of Social
Work of Loyola University in Partial Fulfillment
of the Requirements for the Degree of
Master of Social Work

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LIFE

Geraldyn Wynona Kelley was born in Atlanta, Georgia, June 27, 1919.

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CHAPTER I

INTRODUCTION

PURPOSE

This study was undertaken to show the financial problems which arose in many families of enlisted personnel after the wage earner entered service.

METHOD

Material secured from seventy-four case records of the Home Service Department, Chicago Chapter, American Red Cross, was analyzed to determine the problems presented, to learn the families' solutions, the community resources utilized, and the services rendered by the agency.

SCOPE

The seventy-four cases pertaining to requests for home conditions reports, represent the total cases opened and closed by the Chicago Chapter between July 1, 1950 and June 30, 1951. They were opened or reopened on requests received from the Military for home conditions reports to substantiate the enlisted man's application for a dependency or hardship discharge. Only

one case opened for this reason was not used because the enlisted man was discharged when the worker visited his home to secure the report.

SIGNIFICANCE

The study is important as it shows the economic problems presented in certain groups by mobilization, the resources of the families and of the community, and the type of service needed to help the families work out a solution.

SOURCES

Most of the material used in this study was secured from the seventy-four case records. Information about Military and American Red Cross agreements was secured from the American Red Cross Charter and other literature on the Red Cross. Information regarding the financial support and amounts allowed, as well as legal protection, was secured from the laws.

DEFINITION OF TERMS

The term "Military" as used in this study includes the Army of the United States, the United States Navy, the Air Force of the United States, the United States Marine Corps, the United States Coast Guard, and the National Guard and Air National Guard on active duty.

The term "enlisted man" refers to all military personnel other than officers and warrant officers.

The term "family" includes all members of the enlisted man's household or anyone who was dependent on him for all or any part of their support.

AMERICAN RED CROSS FUNCTION AND MILITARY AGREEMENTS

The American National Red Cross, hereafter referred to as the Red Cross, derived its original function from the Geneva Treaty of 1864. It received its first federal charter in 1900, and its present charter came into effect with the complete reorganization in 1905. This charter redefined the purposes of the organization as follows:

1. To furnish volunteer aid to the sick and wounded of armies in time of war;
2. To perform all the duties devolved upon a national society by each nation which has acceded to the Treaty of Geneva;
3. To act in matters of voluntary relief and in accord with the military and naval authorities as a medium of communication between the people of the United States of America and their Army and Navy;
4. To continue and carry on a system of national and international relief in time of peace and apply the same in mitigating the sufferings caused by pestilence, famine, fire, floods and other national calamities, and to devise and carry on measures for preventing the same.¹

The only function that this study will include will be the third one which refers to the agreements with the Military.

¹ Foster Rhea Dulles, The American Red Cross A History, New York, 1950, 77.

Based on this function the Red Cross Home Service program has its foundation. One of the five basic services of Home Service is the Reporting and Communications Service which includes assistance to servicemen and their dependents by providing reports and social histories needed by the military authorities.²

AMERICAN RED CROSS RELATIONSHIP WITH THE MILITARY, CHAPTERS, AND FIELD DIRECTORS

The Red Cross has worked closely with the Military since its beginning. Since it is a national organization it became necessary to decentralize. This went into effect in August, 1917, and at the present time the area work is handled by six offices working under the jurisdiction of the National Headquarters. The chapter, an integral part of the American National Red Cross, is the most distinctive feature of the organization. The chapter is defined as the local unit of the Red Cross responsible for all local activities of the Red Cross within its territory, and subject to the policies and regulations of the national organization.³

The Home Service Program is a mandatory function of every chapter. The chapter works in cooperation with Field Directors at Military installations and hospitals.⁴ The work of the

² American Red Cross 1214, Home Service, Rev. July, 1949, 8.

³ Dulles, The American Red Cross, 324.

⁴ American Red Cross 543, Introduction to the Red Cross, Rev. December, 1950, 88.

Chapter and Field Director is coordinated by the Services to the Armed Forces which was established in June, 1941 to promote further efficiency in the military welfare program.⁵ Any request to the Chapter for a report is sent by the Military to the Field Director who in turn sends the request to the Chapter. The report is channelled back through the Field Director's office. Reports that Home Service workers make of family conditions are accepted by the Military as essential evidence in considering requests for dependency or hardship discharges.⁶

MILITARY PLAN FOR SUPPORT OF DEPENDENTS

The Military does not recognize as dependents all the family members whom the enlisted man supported before entering service. According to the Military, the term "dependent" includes at all times and in all places the lawful wife, and unmarried legitimate children, under twenty-one years of age; unmarried legitimate children, over twenty-one years of age, who are incapable of self-support because of being mentally defective or physically incapacitated, and who are in fact dependent for over half of his or her support. The term "children" includes stepchildren and adopted children if they are dependent.⁷

5 Dulles, The American Red Cross, 353.

6 Ibid., 392

7 Career Compensation Act of 1949, Public Law 351, 81st Congress, 1st Session, Title I, Section 102(g).

The above definitions remained in effect under the new provisions of the Dependents' Assistance Act. This act redefined dependency of parents to mean father or mother, provided he or she is in fact dependent for over half of his or her support, or that dependency for over half of support which has arisen by reason of changed circumstances. The term "father" or "mother" includes stepparent, or parent by adoption, and any person, including a former stepparent, who has stood in loco parentis to the person concerned at any time for a continuous period of not less than five years during the minority of such member.⁸

The allotments for dependents are hereafter referred to as Quarters Allotments. The amount is determined by the rank of the enlisted man. For this purpose the pay grades are used as a basis of determination. The Quarters Allotment application is completed by the enlisted man, the money is deducted from his pay, and is supplemented by the Military according to the number of dependents. Forty dollars is deducted from the pay of the first three pay grades E1, 2 and 3; \$60.00 from pay grades E4 and 5; and \$80.00 from pay grades E6 and 7, the highest ranks of enlisted men.⁹ The Military allows \$45.00 for one dependent of pay grades E1, 2 and 3, and \$67.50 for one dependent of pay grades E4, 5, 6,

8 Dependents' Assistance Act of 1950, Public Law 771, 81st Congress, 2nd Session, Section 1.

9 Ibid., Section 4.

and 7; \$67.50 for two dependents of all pay grades; and \$85.00 for three dependents of all pay grades.¹⁰ No provisions are made for more than three dependents. The Quarters Allotments may be increased when the enlisted man is promoted if the promotion places him in a higher allotment bracket.

The Military permits the enlisted man to make a voluntary allotment, hereafter referred to as the Class E Allotment. The amount is left to the discretion of the enlisted man and is deducted from his pay and sent to the authorized person. Nothing is added by the Military and there are no requirements for eligibility. This enables the enlisted person to send additional funds to help defray family expenses. These allotments can be discontinued at the enlisted man's request.

MILITARY LEGAL PROTECTION

In order to provide legal protection for Military personnel the Soldiers' and Sailors' Civil Relief Act was passed. Its purpose is to suspend enforcement of civil liabilities, in certain cases, of persons in the military service of the United States in order to enable such persons to devote their entire energy to the defense needs of the Nation.¹¹ Persons in military service includes all members of the Army of the United States,

¹⁰ Ibid., Section 3.

¹¹ Soldiers' and Sailors' Civil Relief Act of 1940, Public Law 861, 76th Congress, 3rd Session, Article I Section 100.

the United States Navy, the Marine Corps, the Coast Guard, and all officers of the Public Health Service detailed by proper authority for duty either with the Army or Navy, and also those being trained or educated to enter Military service, and also their sureties, guarantors, indorsers and dependents.¹²

The act provides protection from eviction, repossession of installment purchases, conditional sales, foreclosures of mortgages, life insurance lapses up to five thousand dollars, income tax postponed without interest for six months after discharge, and real estate taxes postponed with only six per cent interest for six months after discharge.¹³

MILITARY REQUIREMENTS FOR DISCHARGE

Enlisted men may be discharged by reason of dependency or hardship. These terms have the same meaning for all branches of military service, but the procedure for applying, and the requirements vary slightly in the different branches. The term "dependency" applies when by reason of death or disability of a member of the enlisted man's family, occurring after he has entered service, the family becomes principally dependent upon him for care or support. The term "hardship" applies when under circumstances not involving death or disability the enlisted man's

¹² Ibid., Section 101.

¹³ Ibid., Art. III, Sec. 300, 301, 303, Art. IV, Sec. 410. Art. V. Sec. 500. 513.

discharge will materially affect the care or support of his family by alleviating undue hardship. It is necessary in all branches of service to show that undue and genuine dependency or hardship exists; that the hardship or dependency is not of a temporary nature; that the conditions have arisen or have been aggravated to an excessive degree since his entry into service; that the enlisted man has made every effort by means of voluntary contributions which proved inadequate; that discharge will result in elimination of or will materially alleviate the condition; and, that there are no means of alleviation readily available other than by discharge.¹⁴

In the Army and Air Force the enlisted man, stationed in the United States, must apply in writing to his immediate commanding officer. If he is in the United States temporarily he must apply directly to the commanding officer of the unit to which he is assigned. A man overseas may apply directly to his commanding officer, or his family may submit the request to the Department of Army or Air Force Headquarters in Washington. If the latter is done, the man is notified, and he may make his written request. No man is discharged unless he makes his request. In addition to the man's application for discharge, it is necessary to submit an affidavit of a member of the family showing that as a result of death or disability of a member of the family, the

14 American Red Cross 207, Handbook of Information Concerning Servicemen and Veterans, Chapter VI, Section 3, para. 630, August 1, 1951.

enlisted man's discharge is necessary for the care or support of his family; or, that the family is undergoing hardships more severe than those ordinarily experienced by members or families of members of military service; names, ages, occupations, and monthly income of members of the family living in the home or vicinity, and reasons why they cannot provide necessary support or care; affidavits of two or more disinterested persons or agencies substantiating the dependent's claim; certificate or other proof of death if dependency or hardship is the result of death in the family after his entrance into service, or a physician's statement showing the nature of the disability and specifically when it occurred, if it is due to a disability.¹⁵

In the Navy the enlisted man applies in writing to his immediate commanding officer. The only exception is when he is in the United States temporarily and the situation is urgent. He then may apply to the Bureau of Naval Personnel. In no instance may the family apply. The additional evidence required is the same as the Army and Air Force.¹⁶

In the Marine Corps the enlisted man applies in the same manner as in the Navy. The family may, however, apply directly to the Marine Corps Headquarters in Washington if the man is overseas. If the application made by the family is approved, the man

15 Ibid., para. 631, August 27, 1951.

16 Ibid., para. 632, August 27, 1951.

is notified,"and he is given an opportunity to request a discharge. In addition to the man's application at least two affidavits, one from the dependent, and one from a disinterested person stating the facts, are necessary.¹⁷

The Coast Guard accepts applications from the man only, regardless of his location. Affidavits from responsible persons who have first hand knowledge of the facts are needed.¹⁸

After this information is submitted, the Military may or may not request additional information to supplement the affidavits submitted. This request may be made by the officer with discharge authority upon receipt of the initial application, or by the Military headquarters which makes the final decision. This report is known as a home conditions report. The request is channelled from the Military through the appropriate Red Cross division. If it originates at a military installation the request comes through the Field Director. If it originates at a military headquarters the request is received from an area headquarters. The information is secured by the Home Service worker, and must be submitted within a specified time. Information included in the report gives a full picture of the home situation, or specific points as requested by the Military. The reports used in this study included full information relative to the income, ex-

17 Ibid., para. 633, August 27, 1951

18 Ibid., para. 634, August 27, 1951

penses, debts, family resources, and reasons for the family's inability to manage without the discharge of the enlisted man.

CHAPTER II

COMMON FACTORS IN THE STUDY GROUP

PERSONAL DATA

This chapter presents the common factors of the study group. The information was secured from the face sheets of the case records. All of the cases were those of servicemen, although the study was not limited to men.

Identifying information on the study group was not contained in every record; however, it seemed that enough was obtainable to warrant the assumption that the data in this chapter is descriptive of the entire group. The information has been broken down to include personal and military data.

The age of the serviceman as presented in Table I was the age at the time the report was submitted by the Chicago Chapter to the military. Of the seventy-four cases the information was obtained on fifty-three.

The age range for the known group was seventeen to forty-three. More than one-third of the known ages fall in the five year span of twenty through twenty-four. In the youngest group one man was seventeen, and five were nineteen. In the two

older groups," one man was thirty-five, two were thirty-nine, and one was forty-three.

TABLE I
AGE OF THE ENLISTED MEN

<u>Age</u>	<u>Number</u>
Total	74
Under 20	6
20 through 24	25
25 through 29	8
30 through 34	10
35 through 39	3
40 through 44	1
Unknown	21

The analysis of the marital status of seventy cases shows the number of single and married men to be almost equal. At the time these cases were active with the agency only single men were being inducted into service. It is also pointed out that many single men have dependents.

A breakdown of the racial background of the study group indicates that the majority of the cases were white. One case listed the race as Italian, and it is very possible that in the majority of the cases all other than Negroes were listed as white.

TABLE II

MARITAL STATUS OF THE ENLISTED MEN

<u>Marital Status</u>	<u>Number</u>
Total	74
Married	36
Single	30
Divorced	4
Unknown	4

TABLE III

RACE OF THE STUDY GROUP

<u>Race</u>	<u>Number</u>
Total	74
White	62
Negro	3
Other	1
Unknown	8

In Chapter I the persons were listed who are recognized by the Military as dependents.¹ This was distinguished from the family members who were actually supported by the enlisted man. Table IV lists the number of dependents. It is well to keep in mind the fact that the allotments include a maximum of three dependents.²

TABLE IV

NUMBER OF DEPENDENTS OF THE STUDY GROUP

<u>Dependents</u>	<u>Number</u>
Total	74
One	13
Two	24
Three	24
Four	4
Five	4
Six	4
Seven	1

Table V gives the breakdown of the family members. In sixty-one cases there are only three dependents. Even though the majority of the cases have dependents within the maximum number,

1 Chapter I, page 5.

2 Chapter I, page 7.

it is interesting to note the breakdown of the dependents. Sixteen of the sixty-one families with three or less dependents had family members who were ineligible for an allotment. Thirteen families exceeded the maximum number of dependents eligible for an allotment, although one or more members were eligible. Three of the families were not eligible for any allotment.

The enlisted men included in this study embrace all the men for whom reports were requested regardless of the mode of entrance into service. Information on the mode of entrance was obtained on sixty-eight cases. The reservists include the active and inactive reservists who were ordered to active service. They were given no opportunity to request deferments, but had to report to active duty and later apply for a discharge.

Men are permitted to enlist in service; however, if a problem due to dependency or hardship arises, they have the privilege of requesting a discharge.

Although it would be expected that there would be a large number of requests from the inductees there were only nine out of the seventy-four. At the time these men entered service, only single men were being inducted under the Selective Service Act.

TABLE V
BREAKDOWN OF DEPENDENTS

Type of Dependent	Number of Cases	Number of Dependents
Total	74	200
Wife		
Only	4	4
One child	11	22
Two children	15	45
Five children	1	6
Mother, one sibling	1	3
Mother, three siblings	1	5
Mother-in-law, two sisters-in-law	1	4
Both parents, four siblings	1	7
Father		
Only	1	1
One sibling	1	2
Mother		
Only	8	8
One sibling	3	6
Two siblings	3	9
Four siblings	1	5
Five siblings	1	6
Two siblings, grandmother	1	4
Grandmother	1	2
Both Parents		
Only	6	12
One sibling	5	15
Two siblings	2	8
Three siblings	1	5
Four siblings	2	12
Siblings		
Two only	2	4
Four, grandmother	1	5

MILITARY DATA

Table VI points up clearly that the majority of the applications for discharge were received from the reservists who were recalled to active duty involuntarily. The number of enlistees indicates that family situations are subject to change which may necessitate the serviceman's presence in the home. Men inducted under the Selective Service Act are given an opportunity to submit in affidavit form reasons for deferment, which may explain the small number of inductees requesting discharge.

TABLE VI

MODE OF ENTRANCE INTO ACTIVE MILITARY SERVICE

<u>Mode of Entrance</u>	<u>Number</u>
Total	74
Reservists	35
Enlistees	24
Inductees	9
Unknown	6

Of the seventy-four cases in the study group, fifty-seven listed the date of induction. The length of time in service as shown in Table VII was computed at the time the information for the home conditions report was secured. Almost fifty per cent of the group requested discharge within the first six months of service. Since the man must make his application to his immediate commanding officer, it can be assumed that the application was filed several weeks or one month or more before the

report was requested from the Chicago Chapter, American Red Cross.

Twenty-four of the thirty-two men shown in Table VII as requesting discharge within six months after entering service, were reservists; seven were inductees and only one had enlisted. Thirty-five of the men of the total study group were reservists, and twenty-four applied for discharge within six months. Of the other eleven reservists, three applied within one year, and for the other eight the length of time in service is unknown. It was previously stated that the reservists were given no chance of deferment which explains the reason why the majority of the requests within the first six months were from reservists.

The one enlistee had been in service just a few weeks when his father became permanently disabled.

TABLE VII

LENGTH OF PRESENT ACTIVE MILITARY SERVICE

<u>Months of Service</u>	<u>Number</u>
Total	74
One to six	32
Six to twelve	8
Twelve to eighteen	2
Eighteen to twenty-four	3
Twenty-four to thirty	5
Thirty to thirty-six	3
Thirty-six to forty-two	1
Forty-two to forty-eight	0
Forty-eight to fifty-four	2
Fifty-four to sixty	0
Sixty to sixty-six	1
Unknown	17

The "length of previous service of the study group ranged from eight to sixty months. This information was obtained on only forty cases. Of the thirty-four cases not listing the length of previous service twenty-three were reservists. Many of these men no doubt had previous service since ten were between age twenty-six and forty-three. In all probability these men had either peacetime or World War II service. The four men between twenty-one and twenty-three may have had previous service or may have enlisted in the Reserve Corps.

TABLE VIII

LENGTH OF PREVIOUS ACTIVE MILITARY SERVICE

<u>Months</u>	<u>Number</u>
Total	74
None	23
Eight	2
Twelve	1
Fifteen	1
Twenty-four	3
Twenty-seven	1
Thirty-six	4
Forty-eight	2
Sixty	3
Unknown	34

At the time the men of the study group entered service, men were being drafted only into the Army. Table IX shows the branch of service of the study group. Because the Army is the largest of all the military services, it is only natural that the majority of the men in the study group were in the Army.

TABLE IX

BRANCH OF SERVICE OF THE STUDY GROUP

<u>Branch</u>	<u>Number</u>
Total	74
Army	47
Air Force	15
Marine Corps	7
Navy	5

SUMMARY

In this chapter the following data was presented:

1. The ages of the men ranged from seventeen to forty-three; with more than one-third between twenty and twenty-four.
2. The number of married and single men was almost equal.
3. Sixty-two of the cases were white.
4. Even though sixty-one cases had three or less dependents, sixteen of these cases had family members who were ineligible for allotments.
5. Over half of the cases were reservists recalled to active duty involuntarily.
6. Thirty-two of the group requested discharge within six months, and twenty-four of these men were reservists.
7. The length of previous service of the study group ranged from eight to sixty months.
8. Forty-seven of the group were in the Army.

CHAPTER III

THE ECONOMIC DIFFICULTY

INCOME AND EXPENSES

This study was undertaken to show the economic difficulties encountered by the families since the serviceman entered service.

Table X points up the present income and expenses and shows the concerted efforts made by the families to adjust their expenses as nearly as possible to their incomes.

TABLE X
FAMILY MONTHLY INCOME AND EXPENSES

INCOME		EXPENSES	
Amount of Income	Number of Cases	Amount of Income	Number of Cases
Total	74	Total	74
None	3	None	0
Under \$50	5	Under \$50	3
\$50 to \$100	7	\$50 to \$100	17
\$100 to \$150	26	\$100 to \$150	18
\$150 to \$200	9	\$150 to \$200	11
\$200 to \$250	11	\$200 to \$250	8
\$250 to \$300	4	\$250 to \$300	5
\$300 to \$350	3	\$300 to \$350	1
\$350 to \$400	0	\$350 to \$400	0
\$400 to \$450	2	\$400 to \$450	1
Over \$450	1	Over \$450	1
Unknown	3	Unknown	9

DEFICIT

In spite of their efforts many faced economic difficulties, as evidenced by the deficits shown in Table XI. One of the large contributing factors to the deficits was the high rent rate which was beyond the control of the families. Sixteen cases had no deficit. In six of these the dependent was employed contrary to medical advice. Three other families had moved in temporarily with relatives. In three cases a member of the family was ill, but had no one to care for him, and insufficient funds to hire care. In one case there was a surplus, but the serviceman was needed to run the business in order for it to continue in operation. Three of the families had no financial problem.

TABLE XI

DEFICIT BETWEEN INCOME AND EXPENSES

<u>Amount of Deficit</u>	<u>Number of Cases</u>
Total	74
None	16
Under \$25	10
\$25 to \$50	7
\$50 to \$75	9
\$75 to \$100	8
\$100 to \$125	5
\$125 to \$150	4
\$150 to \$175	0
\$175 to \$200	3
\$200 to \$225	0
\$225 to \$250	1
Unknown	11

SOURCES OF INCOME

The sources of income were determined by the actual income received at the time the report was submitted to the Military. This data was available on seventy-two of the cases. Many families had not received their Quarters Allotments, as evidenced by Table XII, page 26, which lists only thirty-one cases receiving them.

Table V, page 18, showed that seventy-one families were eligible for the Quarters Allotment. Quarters Allotments are not effective until the first of the month following the serviceman's entrance into service. Table VII, page 20, indicated that thirty-two men applied for discharge within six months after entering service. One had been in service for only three weeks and fourteen for two months. Usually the first check is not received by the family until forty-five days after the effective date. Most families who had savings exhausted them during this waiting time. Six cases in the study group received financial assistance from the Chicago Chapter, but this was not included as income. Table XII gives a breakdown of the sources of income. The term Serviceman's Pay refers to the one instance where the man was stationed in the Chicago Area, lived at home, and contributed his entire pay to the family. Although there were other sources of income, in thirty of the cases the sole income was from the serviceman, either in the form of allotments or his entire pay.

TABLE XII
SOURCES OF INCOME

<u>Source</u>	<u>Number of Cases</u>
Total	74
None	3
Q Allotment	
Only	18
Wages	4
E Allotment	4
Rent	1
Others contributions	1
Pension.	2
Social Security	1
E Allotment	
Only	7
Others contributions	2
Social Security	1
Wages	5
Insurance	1
Alimony	1
Rent	
Only	1
Wages	4
Board	3
Wages	
Only	6
Public Assistance	1
Old Age and Survivors Insurance	2
Social Security.	1
Serviceman's Pay	1
Pension	1
Business	1
Unknown	2

DEBTS

Due to the length of time that elapses before the first allotment is received many families accumulated small debts. Families that had been independent tried to use resources at hand. This may have included borrowing small amounts or charging food rather than applying for assistance. Of the seventy-four cases in the study group only twenty-eight were registered with the Social Service Exchange. Of these twenty-eight, fifteen were previously known to other agencies.

One of the major financial assistance services of the Home Service Department of the American Red Cross is assistance pending the receipt of the initial allotment. Many people did not know of this service, or wished to manage without it as long as possible. Table XIII, page 28, shows that one-third of the families had incurred no debts. Another third had debts of less than one thousand dollars. The smallest debt was \$65.00. Of the remaining one-third, the largest debt was \$14,334.50. Those with debts over six thousand dollars were all cases where the family was purchasing its home. Of the sixty-nine known living arrangements, twenty-six owned or were buying their home, thirty-seven were renting, and six had moved in with relatives.

FORMER INCOME

Although information about former income was available on only thirty-six cases, it is interesting to note the difference

TABLE XIII
FAMILY DEBTS

<u>Amount of Debt</u>	<u>Number of Cases</u>
Total	74
None	25
Less than \$1,000	26
\$1,000 to \$2,000	6
\$2,000 to \$3,000	2
\$3,000 to \$4,000	2
\$4,000 to \$5,000	1
\$5,000 to \$6,000	0
\$6,000 to \$7,000	0
\$7,000 to \$8,000	0
\$8,000 to \$9,000	0
\$9,000 to \$10,000	1
\$10,000 to \$11,000	2
\$11,000 to \$12,000	1
Over \$12,000	1
Unknown	7

in the present and former income. In Table XIV, page 30, the families with the larger former incomes were also the families listed in Table XIII with the larger debts. They had planned their expenses to fall within their incomes. These men were also reservists who had served before and were not expecting to be recalled to active duty. Since only a few years had passed since their release from service following World War II payments on their homes were not completed. The lowest former income was \$116.64 received from public assistance and retirement benefits. This man had been in service one and one-half years when his mother died leaving two minor sisters unsupervised. The highest income was \$2,753.80 which had been derived from a family business which the serviceman had managed since his parents were both physically disabled.

OTHER CONTRIBUTING FACTORS

The Military requires the family to use whatever resources are available before the serviceman is considered for discharge. Although there may have been a financial problem, it was necessary to furnish proof of the reason why the other members of the family could not meet the problem. Table XV, page 31, lists the reasons why the family could not assume the responsibility. One case where there was no other problem was that of a wife of a serviceman stationed in Chicago who was afraid he would be transferred leaving a deficit in the budget.

TABLE XIV
FORMER MONTHLY INCOME OF THE FAMILY

<u>Monthly Income</u>	<u>Number of Cases</u>
Total	74
Under \$100	0
\$100 to \$150	1
\$150 to \$200	1
\$200 to \$250	10
\$250 to \$300	6
\$300 to \$350	8
\$350 to \$400	1
\$400 to \$450	3
\$450 to \$500	1
\$500 to \$550	2
\$550 to \$600	1
\$600 to \$650	0
\$650 to \$700	0
\$700 to \$750	1
Over \$750	1
Unknown	38

TABLE XV
REASONS WHY FAMILY COULD NOT ASSUME
FINANCIAL RESPONSIBILITY

<u>Reason</u>	<u>Number of Cases</u>
Total	74
Poor health	54
Pregnancy	7
Supervision of children	4
Supervision of siblings	2
Behavior problem	1
Business	1
None	5

ILLUSTRATIVE CASES

The following cases are presented in order to illustrate some of the other contributing factors:

Case 1.--This case was that of a wife and two children, one aged two years and one aged six months, all of whom were under medical attention of a private doctor. The income of \$145 was insufficient to meet the regular expenses. There was a deficit of \$15.42 and over seven hundred dollars of debts. Although medical care was available through the Military, the family lived fifteen miles away.

Case 2.--The serviceman's mother died, leaving two

minor girls unsupervised. There were no relatives who could take the girls. One relative took one temporarily, and the other was placed in a boarding school pending the decision regarding the discharge. There were not funds to keep the girl in boarding school. Aid to Dependent Children supported the girl living with relatives.

Case 3.--The father had been advised by his doctor to discontinue employment which was detrimental to his health. His physical condition necessitated the constant attention of his wife. The income was \$260 and the expenses were \$230.75. Debts totaled \$3,500. If the father retired he would receive only \$90 pension each month.

Case 4.--Due to the reduction of income from \$260 to \$127.50, the wife and one child, aged five, had to give up their apartment and move with relatives. Housing with the relatives was overcrowded, forcing the wife to change beds during the night because of the family's working shifts. The wife's doctor reported that she suffered with a mental condition which prevented employment.

Case 5.--The father and mother were invalids. The sister had given physical care, but secured employment when the serviceman entered service. She became ill, and the doctor recommended that she not try to resume work.

Case 6.--The serviceman's wife and two children, four and eight months, moved to substandard housing to reduce expenses.

Income had been reduced from \$320 to \$125. The baby was hospitalized frequently, due to inadequate housing. The doctor stated that the family must move before the child could be released from the hospital. There was a deficit of \$129.95, and debts of \$298. The wife could not work due to the care of the children. The baby died, and the wife became extremely emotionally disturbed.

Case 7.--As the family income was reduced from \$300 to \$107.50, the wife secured employment earning \$130. Half of this amount was spent for the care of her six year old child. This was discontinued and the maternal grandmother supervised the child. The child developed a behavior problem, and the school reported severe difficulties.

Case 8.--The serviceman's father died in 1947, and his mother in 1950, leaving four minor children. The serviceman had been given a dependency discharge in May, 1950, and was recalled to duty in October, 1950. The grandmother, who did not speak English, did the housework, and a seventeen-year old sister managed the family, but was unable to cope with the problems of the younger siblings.

Case 9.--The wife needed surgery, but was highly disturbed. The doctor felt surgery was imminent, but could not be performed until the anxiety was alleviated. There was no one to care for the twenty-two month old child.

Case 10.--The serviceman's father, who managed his building and performed janitorial services, died a few weeks

after his son was called to duty. The mother was unable to assume the father's duties, and large debts prevented hiring someone.

Case 11.--The mother, suffering with diabetes, arthritis, high blood pressure, neuralgia and nervousness, was not able according to the doctor, to care for her twenty-one year old son, a mongolian idiot. The serviceman formerly supervised him, and was the only one with whom he could relate. The family would not consider institutionalization.

Case 12.--The mother was permanently unemployable. The brother, sixteen, stopped school in order to support the family, but was anxious to continue his education.

Case 13.--The wife and two children lived in the home the wife inherited. Upkeep which was expensive, was formerly done by the serviceman. The house was rented during World War II, but considerable damage was done, and the wife did not wish to rent it again. The income had been reduced from \$700 to \$235, leaving a monthly deficit of \$127.50. The wife and child were receiving private medical attention for secondary anemia. The family lived outside the city, and could not attend the Military clinic.

Case 14.--The wife's mother suffered with epilepsy, fibroid uterus, obesity, and hypertension. According to the clinic she attended she needed the constant supervision of her daughter. The serviceman's son was receiving clinic care for hepatitis and cirrhosis of the liver. The rent was \$80 a month.

Case 15.--The wife, pregnant, and her two children, seven and four, moved with relatives to reduce expenses. The children upset the grandparents, and caused friction and strain. The parents asked the wife to move, but she could not find housing within her income.

Case 16.--The wife and one child lived alone. The doctor stated the wife was suffering with a mild case of TB of the kidney. She required daily bed rest, and could do no heavy work. There was a monthly deficit which prevented hiring help. Before entering service the serviceman did all the shopping, laundry and heavy work.

Case 17.--The wife, and two children, three and two, lived in a two-story home which the family owned. The wife lost an eye, and suffered with nervousness and a kidney condition. The doctor recommended moving to a one-story home. The serviceman's working hours had allowed him to perform all the household duties and care for the children.

Case 18.--The wife moved with her parents when her husband entered service. Family friction existed because of different religious faiths. The parents were anxious for the wife to move. She was pregnant and had insufficient income to manage alone.

Case 19.--The wife and daughter moved with her mother due to high expenses. The mother lived in an apartment in a Chicago Housing Authority project. The manager stated that the

wife must move.

Case 20.--The father, partially paralyzed, had been left with his thirty-one year old son who was unable to talk or care for himself. The serviceman had always cared for the two, bathing, dressing and feeding them. The monthly income was only \$120 which did not permit hiring someone.

SUMMARY

The economic difficulty as shown by the material in this chapter presents the following significant data:

1. Deficits existed in forty-nine of the sixty-three cases where the deficit was known.
2. In thirty cases the only source of income was from the serviceman, either in the form of allotments or his entire pay.
3. One-third of the families had no debts; one-third had debts ranging from \$65.00 to one thousand dollars; and, one-third had debts ranging from one thousand dollars to \$14,334.50.
4. Former incomes on the thirty-six known cases ranged from \$116.64 to \$2,753.80 a month.
5. In sixty-one cases, health including pregnancy, was the largest reason why the family could not meet the financial problem without the serviceman's discharge from service.

CHAPTER IV

SOLUTIONS

FAMILY

One of the questions asked by the Military before granting a discharge was "What has the family done to try to solve the problem?" In many instances the family had made adjustments, and in others there was nothing that the family had, or could have done. Family solutions varied with individual cases, and were dependent upon the capacities of the individual, mental and physical; knowledge of and eligibility for available community resources; and, their own and family resources. Due to the high cost of living the majority of the cases in the study group had exhausted their savings before applying for discharge.

The family solutions were used separately or in combinations. Table XVI, page 43, lists the total number of solutions used in the fifty-three cases where the family had tried to solve the problem either permanently or temporarily pending the Military decision regarding the discharge. The total number of solutions differs from the total cases since some families used more than one. In the remaining twenty-one cases the family felt they had no other solution. Table XVII, page 44, shows the breakdown

of the cases where the family had only one solution. Table XVIII, page 45, shows the combination of two solutions used. The two remaining cases used a combination of deferred payments of debts, moved in with relatives and received help from relatives.

TABLE XVI
SOLUTIONS USED BY THE FAMILIES

<u>Solution</u>	<u>Number of Cases</u>
Total	75
Deferred payments of debts	32
Work contrary to medical advice	15
Moved with relatives	9
Helped by relatives	7
Postponed surgery	3
Sold possessions	2
Cashed insurance	1
Temporary child placement	1
Advertised for housing	1
Boarding school	1
Minor sibling worked	1
Dropped insurance	1
Reduced payments on bills	1

TABLE XVII
SINGLE FAMILY SOLUTIONS UTILIZED

<u>Solution</u>	<u>Number of cases</u>
Total	31
Deferred payments of debts	13
Worked contrary to medical advice . . .	8
Helped by relatives	3
Moved with relatives	2
Postponed surgery	1
Sold possessions	1
Temporary child placement	1
Advertised for housing	1
Minor sibling worked	1

TABLE XVIII
COMBINATION OF TWO FAMILY SOLUTIONS

Solutions	Deferred Payments of Debts	Boarding School	Dropped Insurance	Sold Possessions
Total Cases	17	1	1	1
Moved with Relatives	6	0	0	1
Work Contrary Medical Advice	6	0	0	0
Postponed Surgery	2	0	0	0
Helped by Relatives	2	1	0	0
Cashed Insurance	1	0	0	0
Reduced Bill Payments	0	0	1	0

COMMUNITY *

Community resources were available and used by many of the families. Only in a few cases did the use of the community resources help solve the problem. Table XV, page 31 in Chapter III, indicated that sixty-one cases had health problems. The Military provides free out-patient care for dependents of the serviceman. The Fifth Army Dispensary provides out-patient care to the dependent of any Military person when space and facilities are available. Eligibility is determined by the receipt of or approval for a Quarters Allotment. These dependents are also eligible for hospitalization at the United States Naval Hospital, Great Lakes, Illinois, for a fee of \$1.75 a day when space is available. For those not eligible for care through Military facilities, there are community clinics where a person can secure medical care and pay according to income.

Public agencies were established to meet financial need. If a deficit exists according to the public agency budget, the family would be eligible for supplementation. Two families were non-residents, and ineligible for public assistance. Debts would not be paid by the public agency.

Housing was one of the problems confronting the families. Many were either paying exorbitant rents, living with relatives in over-crowded conditions, or living in substandard housing. The only public resource is the Chicago Housing Authority where there are long waiting lists.

There are no nursery schools under public auspices.

This prevented mothers from placing pre-school age children during the day to permit the mothers to work. Temporary foster home care is available as well as housekeeping services for a short time in the event of illness. These services are limited, and frequently not obtainable on short notice.

Analysis of the cases in the study group revealed that only four cases received public assistance. Other families may have been eligible, but were awaiting the Military decision regarding the discharge. Eligibility could not be determined until the application was made by the family to the agency. Military medical facilities were used by seventeen families, and community medical clinics by eleven families. Four of the families with housing problems had applied to the Chicago Housing Authority, but there were no vacancies. One family used available housekeeping services and temporary foster home placement for the child.

AGENCY

The cases in the study group were only those that were opened on the request from the Military for a home conditions report. These cases were opened and closed between July 1, 1950 and June 30, 1951. The study does not include the cases opened for the same request that were still being given service by the Chicago Chapter. Other than submitting the requested report, a variety of services were rendered to the families. Table XIX

lists the total number of services given on the thirty-four cases where this information was recorded. For this reason the total number of services does not equal the total number of cases in the study group. Three cases were offered service, but the family refused. In thirty-seven cases there was no information recorded about the services rendered by the agency, other than the Reporting Service.

TABLE XIX

TOTAL AGENCY SERVICES GIVEN IN ADDITION
TO REPORTING SERVICE

<u>Service</u>	<u>Number of Cases</u>
Total	70
Counseling	34
Interpretation of community resources	7
Medical referral	4
Interpretation allotment eligibility	4
Financial assistance	4
Financial assistance referral	3
Communications	2
Housing referral	2
Temporary child placement	2
Medical planning	2
Cooperation with active agency	1
Filing for death benefits	1
Interpretation of Soldiers' and Sailors'	
Civil Relief Act	1
Housekeeping service	1
Layette	1
Christmas gifts	1

Counseling was the only single service other than reporting rendered. This was done where the family had no basis for the request or did not want Chapter services. Table XX shows the combination of two services, which includes counseling and one other service.

TABLE XX

COMBINATION OF TWO AGENCY SERVICES

<u>Services</u>	<u>Number of Cases</u>
Total	20
Counseling and:	
Interpretation of community resources .	6
Interpretation of allotment eligibility	3
Medical referral	2
Financial assistance referral	2
Financial assistance	2
Cooperation with active agency	1
Communications	1
Housing referral	1
Layette	1
Christmas gifts	1

There were five cases which received a combination of three services including counseling, medical referral and communications; counseling, financial assistance and medical planning; counseling, interpretation of community resources, and eligibility for an allotment; counseling, medical referral, and interpretation of the Soldiers' and Sailors' Civil Relief Act; and, counseling, referral for temporary child placement, and housekeeping service. The two cases which were given a combination of four

services included counseling, temporary financial assistance, referral for long term financial assistance, and filing for death benefits; and, counseling, referral to the Chicago Housing Authority, referral for temporary child placement, and medical planning.

The following cases illustrate some of the services given by the Chicago Chapter in an attempt to help the families solve their problems:

Case 21.--The wife lost her job since she was unable to make adequate plans for the care of her child. Absenteeism resulted when there was no one to care for the child. Her working hours did not coincide with nursery school hours. After leaving her job there was a monthly deficit of \$182.20, and debts of \$757. The wife became emotionally upset, and rapidly lost weight. Budget counseling was given, referral made for medical care, and interpretation given of the Soldiers' and Sailors' Civil Relief Act.

Case 22.--The father and mother, both invalids, and the ill sister who had worked, were left without income or anyone to care for them. A married sister was contributing financially and visiting daily to perform household duties. The monthly income was only \$27.00. Temporary financial assistance was issued, and a referral made to a public agency. Although the discharge was approved, the serviceman was killed in Korea before he was notified. Assistance was then given in filing for death benefits.

Case 23.--Both parents of the serviceman were deceased. Four siblings were living with the grandmother who did not speak

English. The seventeen-year old sister was managing the family. Budget counseling and financial assistance were given. Supportive casework was done with the seventeen-year old. The serviceman was discharged and legally adopted his siblings.

FINAL

There was no attempt made to follow up on the seventy-four cases in the study group to ascertain what final solution was made to the problem. The final solution was known in only thirty cases. Twenty-two of the men received approval for discharge. The source of the information in the twenty-two cases was the family who notified the agency. In eight cases where casework services were rendered with the utilization of family and community resources, solutions were reached without the discharge of the serviceman. The following is a summary of these eight cases:

Case 24.--The serviceman's father's health prevented him from continuing full time in his trucking and hauling business. The income from the business was insufficient to hire help. The serviceman was making a contribution, but there was still a monthly deficit, and debts amounting to \$2,630. Budget counseling was given, and the deficit was reduced. A medical referral was made for the father. Communication service was given in order that the Field Director could discuss with the serviceman his ability to send additional funds. This was done and it was no

longer necessary for the serviceman to be discharged.

Case 25.--The wife and two children, ages one and one month, was unable to work due to the care of her children. There was a monthly deficit of \$16.50, and debts of \$1,611. In addition she was accumulating more debts by attending a private doctor. The worker interpreted the Military medical resources, and the wife availed herself of these. Financial supplementation was issued until an increased allotment was received from the serviceman.

Case 26.--The serviceman's father deserted while the boy was in service previously. This left the mother and four minor siblings. The serviceman had been given a dependency discharge at the time the father deserted. The mother was ill and unable to work. There was a monthly deficit of \$64.50. This family was referred to the public agency and accepted for supplementation.

Case 27.--The father was retired from work on a monthly pension of \$80.00. Because of his physical condition the mother was needed to care for him. Referrals were made for financial assistance and medical care. The serviceman, home on leave, was interviewed, and the family circumstances discussed. He wanted to remain in service, and agreed to file for an allotment.

Case 28.--The wife needed surgery which could not be performed until her anxiety was alleviated. In addition there was no one to care for the twenty-two months old child. The

worker offered casework services to alleviate the anxiety. Planning was made for the care of the child who was placed temporarily during the wife's hospitalization. Housekeeping service was provided during the mother's convalescence. The serviceman sent additional funds to meet the deficit, and the need for the discharge was removed.

Case 29.--The wife, pregnant, and with two children, seven and four, moved with relatives to reduce expenses. The children upset the grandparents, and caused friction and strain. The grandparents asked the wife to move, but she could not find housing within her income. Counseling was given to the wife helping her to adjust to the situation. A layette was issued for the expected child. She was able to work out a plan suitable to her parents, and after the birth of the baby she secured employment and her mother cared for the children.

Case 30.--The wife with two children, ages ten and two and one-half, had suffered with rheumatic fever since the birth of her last child. Because of a monthly deficit of \$23.00 the wife secured part time employment contrary to medical advice. The wife felt able to work and wanted to continue. Counseling was given and the wife worked out suitable care for the children with neighbors. Her job was a sedentary one and she was less nervous and upset than she had been since the birth of her last child. Since she had no funds with which to buy Christmas gifts, they were issued by the agency.

Case 31.--The serviceman's wife and two children, four and eight months, moved to substandard housing to reduce expenses. Income had been reduced from \$320 to \$125. The baby was hospitalized frequently, due to inadequate housing. The doctor stated that the family must move before the child could be released from the hospital. There was a deficit of \$129.95, and debts of \$298. The wife could not work due to the care of the children. The baby died, and the wife became extremely emotional. The worker referred the family to the Chicago Housing Authority, and assisted the wife in working out medical plans to remove the monthly deficit. The other child was placed temporarily in a foster home, and counseling was given to the wife to ease her anxiety. She was later able to secure more adequate housing.

SUMMARY

This chapter, on the solutions to the problems caused by military mobilization, reveals the following:

1. The fifty-three families who tried to solve the problem used a total of seventy-five solutions, either singly or in combinations of two or three;
2. Community resources were available and used by some, but were inadequate in solving the problem;
3. The Chicago Chapter records indicate that in addition to sending the report, help in solving problems was given in only thirty-four cases, with a total of seventy services given;

4.* Of the thirty cases where the final solution was known, twenty-two men were approved for discharge, and eight families were able to work out solutions with the help of the Chicago Chapter which removed the need for discharge.

CHAPTER V

SUMMARY AND CONCLUSIONS

Shortly after the cessation of hostilities of World War II men returned home and turned their attention to establishing families and homes. Younger men who had not served did not expect to be called to duty as history showed that many years elapsed between wars. Although there were peace-time Military services, men were not required to serve, but did so voluntarily.

The Career Compensation Act of 1949 made provisions for the release of men with dependents from service on their request if their total pay and allotments under the new law was less than their previous total pay and allotments. Allowances were discontinued, and any man who remained in service had to support his family on his service pay.

With the outbreak of the Korean Crisis in June, 1950, it was evident that the existant peace-time Military services could not handle the situation. Reservists were reactivated, new draft laws enacted, and National Guard units federalized. Along with Military mobilization efforts, laws were needed to provide support for the dependents. The present law does not include all

members of the serviceman's family that he supported before entering service.

This study shows the economic difficulties caused by Military mobilization. The Military has made provisions whereby a man may request a discharge on the basis of dependency or hardship. If the data furnished by the family is insufficient the Military may request that additional information be secured by the local Red Cross Chapter.

Seventy-four such cases have been presented in this study. An analysis of these cases clearly points out that the economic difficulty can not be separated from other factors present in the family situation. Thirty-five of the study group were reservists who had given from eight to sixty months previous service. The ages of the men ranged from seventeen to forty-three; with more than one-third between twenty and twenty-five. The number of married and single men was almost equal. Sixty-two were white. Thirty-two of the group requested discharge within six months after entering service.

One of the reasons for the economic difficulty was the large number of family members who were ineligible for an allotment. Even though sixty-one cases had three or less dependents, sixteen of these had family members who were ineligible for an allotment. A maximum of three dependents can be included in the allotment, and then only specified dependents are eligible.

Deficits existed between income and expenses in forty-

nine of the sixty-three cases where the deficit was known. In thirty cases the only source of income was from the serviceman. One-third of the families had no debts; one-third had debts ranging from \$65 to \$1,000; and, one-third had debts ranging from \$1,000 to almost \$15,000. In sixty-one cases, health including pregnancy, was the reason why the family could not assume the financial responsibility. There were only five cases where there was no other reason.

In fifty-three cases the family had made a temporary plan for meeting the problem using a total of seventy-five solutions. Community and Military resources were used by thirty-five families. The two greatest unmet needs in the community were adequate housing, and public nursery schools or after-school care programs. At the present time only families being evicted for new housing buildings are eligible for placement in the Chicago Housing Authority buildings.

The Home Service Department of Red Cross Chapters provides casework services as a part of the Reporting and Communications Service. A total of seventy services other than reporting were given to thirty-four of the cases, and eight of these families were able to work out solutions with the Chapter's help which removed the need for the discharge. Had the same services been offered to the other families some might have been helped to a better adjustment without the discharge of the serviceman.

Allowance should be made for the families who may not have wanted

*
this service even if offered as indicated by the three cases where service was refused. It should be remembered that these cases were opened on a request from the Military, and not from the family. It is possible that services were rendered to some families, but not reflected in the case recording.

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APPENDIX

SCHEDULE _____

I. Identifying Information

Name	Age
Address	Sex M F
Marital Status	S M D W Sep
Race	White Negro Other
Dependents	Wife Mother Father Both Parents
	Children () Siblings () Foster Parents
Ages of children	
Housing	Own home Renting With Relatives
SSE	Previous dependency
Status of case	New Reopened Recurrent

II. Military Information

Branch of Service	A	AF	N	M	CG
Rank					
Enlistee	Inductee	Reservist			
Date entered service					
Length of time in service					
Length of previous service					

III. Family description of economic difficulty

Former income

Present expenses

Deficit

IV. Causes of economic difficulty other than mobilization

V. Family's proposed solution other than discharge

VI. Community's available solutions other than discharge

VII. Agency's solutions other than discharge

VIII. Solution finally adopted